

Application Serial No. 10/089,504
Supplemental Amendment dated November 15, 2006
Reply to Office Action dated June 2, 2006

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended): A method for using and charging Internet services via a mobile telephone, comprising the steps of:

establishing a payment gateway[[.]] which is accessible by a mobile telephone-Internet user via a mobile telephone terminal and by a provider via a provider server, where customer data of the user can be held centrally in a database of the payment gateway,

opening and funding a micropayment account held at [[a]] an actual bank, the payment gateway and the micropayment account being continuously synchronized by means of matching [[the]] their respective databases,

the user requesting a service or content from the provider,

in response to said user request, the provider sending an authorization request to the user wherein the authorization request comprises transaction data including a certain transaction amount to be reserved and against which small fee amounts to the provider can be debited and a link to the payment gateway, the provider sending the same transaction data to the payment gateway by means of a message,

upon the user so authorizing, the transaction data is also transmitted from the user's terminal to the payment gateway by means of a message,

the payment gateway synchronizing the two messages, verifying that the messages concur and then reserving the certain transaction amount in the micropayment account, and

the payment gateway then debiting [[an]] a fee amount or amounts up to the certain reserved transaction amount to the micropayment account, crediting the fee amount or amounts to the provider and canceling the respective reserved certain transaction amount in the micropayment account.

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wherein the certain reserved amount is less than the balance in the micropayment account and greater than or equal to the fee amount or amounts debited against the micropayment account.

Claim 2 (previously presented): The method as defined by claim 1, wherein no electronic money purse data and no customer data are held in the terminal.

Claim 3 (previously presented): The method as defined by claim 1, further comprising the step of securing all payment transactions by means of a customer payment PIN.

Claim 4 (previously presented): The method as defined by claim 1, further comprising the step of limiting sensitive data safely within the mobile telephone network and not transmitting sensitive data via the Internet.

Claim 5 (previously presented): The method as defined by claim 1, further comprising the step of authenticating the customer via the mobile telephone network.

Claims 6-7 (canceled).

Claim 8 (previously presented): The method as defined by claim 2, further comprising the step of securing all payment transactions by means of a customer payment PIN.

Claim 9 (previously presented): The method as defined by claim 2, further comprising the step of limiting sensitive data safely within the mobile telephone network and not transmitting sensitive data via the Internet.

Claim 10 (previously presented): The method as defined by claim 3, further comprising the step of limiting sensitive data safely within the mobile telephone network and not transmitting sensitive data via the Internet.

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Claim 11 (previously presented): The method as defined by claim 2, further comprising the step of authenticating the customer via the mobile telephone network.

Claim 12 (previously presented): The method as defined by claim 3, further comprising the step of authenticating the customer via the mobile telephone network.

Claim 13 (previously presented): The method as defined by claim 4, further comprising the step of authenticating the customer via the mobile telephone network.

Claims 14 - 18 (canceled)

Claim 19 (currently amended): A method for using and charging Internet services via a mobile telephone, comprising the steps of:

authenticating a mobile telephone-Internet user via a mobile telephone network;

establishing a payment gateway[[,]] which is accessible by the mobile telephone-Internet user via a mobile telephone terminal and by a provider via a provider server, where customer data of the user can be held centrally in a database of the payment gateway;

opening and funding a micropayment account held at [[a]] an actual bank, the payment gateway and the micropayment account being continuously synchronized by means of matching [[the]] their respective databases;

the user requesting a service or content from the provider;

in response to said user request, the provider sending an authorization request to the user wherein the authorization request comprises transaction data including a certain transaction amount to be reserved and against which small fee amounts to the provider can be debited and a link to the payment gateway, the provider sending the same transaction data to the payment gateway by means of a message;

upon the user so authorizing, the transaction data is also transmitted from the user's terminal to the payment gateway by means of a message;

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the payment gateway synchronizing the two messages, verifying that the messages concur and then reserving the certain transaction amount in the micropayment account; and

the payment gateway then debiting [[an]] a fee amount or amounts up to the certain reserved transaction amount to the micropayment account, crediting the fee amount or amounts to the provider and canceling the respective reserved certain transaction amount in the micropayment account.

wherein the certain reserved amount is less than the balance in the micropayment account and greater than or equal to the fee amount or amounts debited against the micropayment account.

Claim 20 (previously presented): The method as defined by claim 19 further comprising coupling standard dealer software with standard (Internet) payment systems and Internet-enabled standard mobile telephone terminals.

Claim 21 (previously presented): The method as defined by claim 1 further comprising coupling standard dealer software with standard (Internet) payment systems and Internet-enabled standard mobile telephone terminals.